

Information to identify the case:

Debtor 1	Brenda M. Daughtry	Social Security number or ITIN	xxx-xx-3796
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-35303-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brenda M. Daughtry

11/5/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brenda M. Daughtry
 Debtor

Case No. 13-35303-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Brenda M. Daughtry, 671 Langdon Street, Orange, NJ 07050-1125
 514458986 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514365469 +APEX ASSET MANAGEMENT, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
 514365468 +Anthony L. Cuppari, 98 Ford Road, Ste 3H, Denville, NJ 07834-1356
 514365470 +Barclays Bank Delaware, PO Box 8603, Wilmington, DE 19899
 514523800 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514530880 +Lakeview Loan Servicing, LLC, M&T Bank, Attn: Bev Inglalsbe, 1100 Wehrle Drive, Williamsville, NY 14221-7748
 514365475 +Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191
 514365477 +United Collections Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 00:15:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2018 00:15:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514365471 EDI: CAPITALONE.COM Nov 06 2018 04:48:00 Capital One, PO Box 85520, Richmond, VA 23285
 516877187 +EDI: IRS.COM Nov 06 2018 04:48:00 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
 514365472 +EDI: IIC9.COM Nov 06 2018 04:49:00 IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
 514694774 EDI: RESURGENT.COM Nov 06 2018 04:48:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514365473 E-mail/Text: camanagement@mtb.com Nov 06 2018 00:14:42 M & T Bank, 1 Fountain Plaza, Fl 4, Buffalo, NY 14203
 514441021 EDI: NFCU.COM Nov 06 2018 04:49:00 Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
 514365474 +EDI: NFCU.COM Nov 06 2018 04:49:00 Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
 514654215 EDI: PRA.COM Nov 06 2018 04:48:00 Portfolio Recovery Associates, LLC, c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 514365476 +EDI: SEARS.COM Nov 06 2018 04:48:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 514365478 +EDI: WFFC.COM Nov 06 2018 04:48:00 Wells Fargo, PO Box 14487, Des Moines, IA 50306-3487
 514457692 EDI: WFFC.COM Nov 06 2018 04:48:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor M&T BANK jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
 Lynn Therese Nolan on behalf of Creditor Lakeview Loan Servicing, LLC and its servicing agent M&T Bank ecfnofices@grosspolowy.com, jbommelje@grosspolowy.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Nov 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Marie-Ann Greenberg magecf@magtrustee.com
Michael E. Blaine on behalf of Creditor Lakeview Loan Servicing, LLC and its servicing agent
M&T Bank
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com
Richard James Tracy, III on behalf of Creditor Lakeview Loan Servicing, LLC and its servicing
agent M&T Bank rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com
Richard James Tracy, III on behalf of Creditor M&T BANK rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com
Robert H. Johnson on behalf of Debtor Brenda M. Daughtry ecfmail@rhjlaw.com,
r43974@notify.bestcase.com

TOTAL: 9